



01-29-07

PATENT *HW*

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Woeber) Examiner: TBD
Serial No.: 10/811,247) Art Unit: 3624
Filing Date: March 26, 2004) Atty. Docket No. 030683CIP

Title : COMBINATION DEBT/EQUITY UNITS

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
Box 1450
Alexandria, VA 22313-1450

Dear Sir:

Applicant, in accordance with his duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advises the United States Patent and Trademark Office of the references listed on the accompanying form PTO/SB/08.

Applicant notes that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this *Information Disclosure Statement* "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)." Applicant further notes that the filing of this *Information Disclosure Statement* is not an admission that the references cited herein constitute prior art under 35 U.S.C. §§ 102-103 with respect to the captioned application.

Pursuant to 37 C.F.R. § 1.97(b)(3), Applicant submits that no fee is necessary for consideration of this Information Disclosure Statement because an Office Action on the merits has not yet been mailed. Nevertheless, the Commissioner is hereby authorized to charge Account No. 11-1110 for any fees necessary for consideration of this Information Disclosure Statement.

Respectfully submitted,

Date: 26 Jan 2007

Mark G. Knedeisen
Mark G. Knedeisen
Reg. No. 42,747

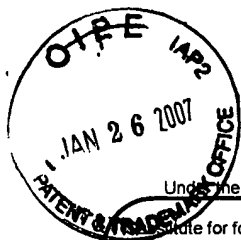
KIRKPATRICK & LOCKHART PRESTON GATES ELLIS LLP
Henry W. Oliver Building
535 Smithfield Street
Pittsburgh, PA 15222
Ph. (412) 355-6342
Fax (412) 355-6501

EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number ER524406891US
Date of Deposit January 26, 2007

I hereby certify that this paper or fee is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

[Signature]



PTO/SB/08B (09-06)

Approved for use through 03/31/2007. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Application Number 10/811,247

Filing Date March 26, 2004

First Named Inventor Woeber

Art Unit 3624

Examiner Name TBD

Attorney Docket Number 030683CIP

Sheet 1 of 1

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Marion Williams, "Debt/Equity Hybrids Gain Favor For Raising Capital In Australia," Asian Wall Street Journal, New York, NY, Oct. 28, 1999, p.17.	
		John Downes, "Dictionary of Finance and Investment Terms," Barron's Educational Series, Inc., 1988 (pp. 140 and 481).	
		Anise C. Wallace, "New Investment Trust Combines Risk, Security," Houston Chronicle, Houston, TX, April 14, 1985, p.19.	

Examiner
SignatureDate
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.